

Unofficial Communication, Not To Be Entered, Privileged and Confidential

Proposed Agenda for Examiner Interview on May 12, 2009 (1:00 p.m.)

Ser. No. 10/749,697

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Participants:

For PTO: Examiner Kenneth Bartley

For representatives: Jason Eisenberg (Registration No. 43,447) and William Ladd

Dear Examiner Bartley:

We would appreciate the opportunity to discuss the outstanding rejections and any suggestions you might be able to provide that might advance the prosecution of this application.

For example, we would like to discuss the following proposed claim amendment and proposed new claim:

Proposed Claim Amendment

20. (Currently Amended) A method, comprising:

[[~~(a)~~]] ~~receiving, using a processing device, a submitted first account application of~~ ~~[[from]]~~ a customer, including a plurality of fields associated with personal identification and financial information, the first account application further including a ~~selectable indicator for selection~~ indicating when the customer has an existing account with a financial institution;

[[~~(b)~~]] ~~electronically detecting, using the processing device, that there is an indication that the customer is an existing account holder based on a selection of the~~ ~~selectable indicator~~ associated with the first account application;

[[~~(c)~~]] ~~electronically transmitting, using the processing device, a second account application to the customer, based on successful detection that there is an indication that the customer is an existing account holder, the second account application including a fewer number of the fields for entering the personal identification and financial information than the first account application,~~

wherein information entered by the customer in the fields in the first account application prior to the detecting is transferred to corresponding fields in the second account application prior to the transmitting;

[[~~(d)~~]] ~~receiving, using the processing device, a submitted second account application from the customer; and~~

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[[(e)]] approving or denying, using the processing device, the submitted second account application based on the information on (i) the submitted second account application and (ii) retrieved stored information associated with the existing customer.

Proposed New Claim

24. (New) A method, comprising:

detecting, using a processing device, an entered identification of an existing account in a first account application of a customer;

automatically transmitting, using the processing device and without further input from the customer, a second account application to the customer, the second account application including a fewer number of the fields for entering the personal identification and financial information than the first account application,

wherein information of the customer in fields in the first account application prior to the detecting is transferred to corresponding fields in the second account application prior to the transmitting;

receiving, using the processing device, a submitted second account application for the customer; and

approving or denying, using the processing device, the submitted second account application based on the information on the submitted second account application and retrieved stored information associated with the existing customer.

Please contact us if you have any questions or comments:

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Regards,

William Ladd

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